

IDS 1/19/2000

Date Mailed: June 19, 2000 | Atty/Sec: RRS/la | Filing Date: August 12, 1999

Serial No. 09/373,926

Docket No.: 3899 US

Applicants: Ho Ming Luk, et al.

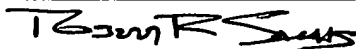
Title: Detection of Insurance Premium Fraud or Abuse Using a Predictive Software System

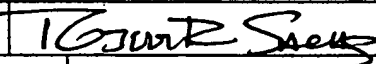
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<b>TRANSMITTAL FORM</b> <i>(to be used for all correspondence during pendency of filed application)</i>	0001/PTO Rev. 10/95	U.S. Department of Commerce Patent and Trademark Office	Application Number	09/373,926
			Filing Date	August 12, 1999
			First Named Inventor	Ho Ming Luk
			Group Art Unit Number	2763
			Examiner Name	R. Bragdon
Total Number of Pages in This Submission		5*	Attorney Docket Number	3899

ENCLOSURES (check all that apply)	
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REMARKS: Excludes cited references.	

SIGNATURE OF ATTORNEY OR AGENT			
Signature:			
Attorney/Reg. No.:	Robert R. Sachs, Registration No. 42,120	Dated:	Jun 19/2000

CERTIFICATE OF MAILING			
I hereby certify that this correspondence, including the enclosures identified above, is being deposited with the United States Postal Service as first class mail in an envelope addressed to: The Assistant Commissioner for Patents, Washington, D.C. 20231 on the date shown below. If the Express Mail Mailing Number is filled in below, then this correspondence is being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service pursuant to 37 CFR 1.10.			
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IN THE  
UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANTS: Ho Ming Luk, et al.  
SERIAL NO.: 09/373,926  
FILING DATE: August 12, 1999  
TITLE: DETECTION OF INSURANCE PREMIUM FRAUD OR ABUSE USING A  
PREDICTIVE SOFTWARE SYSTEM  
EXAMINER: Unknown  
GROUP ART UNIT: 2763  
ATTY. DKT. NO.: 3899

**CERTIFICATE OF MAILING**

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Dated: June 19, 2000

By: Robert R. Sachs  
Robert R. Sachs, Registration No. 42,120

ASSISTANT COMMISSIONER FOR PATENTS  
WASHINGTON, DC. 20231

**SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT**  
**Under 37 CFR §§ 1.56 and 1.97-98**

SIR:

Pursuant to the provisions of 37 C.F.R. §§ 1.56 and 1.97-98, enclosed herewith is modified form PTO-1449 listing references for consideration by the Examiner. A copy is enclosed herewith of each listed reference which may be material to the examination of this application, and with respect to which there may be a duty to disclose.

The filing of this Supplemental Information Disclosure Statement shall not be construed as a representation regarding the completeness of the list of references, or that inclusion of a reference in this list is an admission that it is prior art or is pertinent to this application, or that a search has been made, or as an admission that the information listed is, or may be considered to be, material to patentability, or that no other material information exists, and shall not be construed as an admission against interest in any manner.

This Supplemental Information Disclosure Statement submitted herewith is being filed:

☒ within three months of the filing date of the application, or date of entry into the national stage of an international application, or before the mailing date of a first official action on the merits, whichever event last occurred.

☒ Applicant submits that no fee is required for the consideration of the accompanying Information Disclosure Statement.

Consideration of the listed references and favorable action are solicited.

Respectfully submitted,

HO MING LUK, ET AL.

Dated: June 19/2000

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FORM PTO-1449 (REV. 6-89)		U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office		Attorney's Docket No. 3899		Serial No. 09/373,926	
INFORMATION DISCLOSURE CITATION  (Use several sheets if necessary)				Applicant Ho Ming Luk et al.			
				Filing Date August 12, 1999		Group Art Unit 2763	
<b>U.S. PATENT DOCUMENTS</b>							
Examiner Initial		Document Number	Date	Name	Class	Subclass	Filing Date If Appropriate
	P	5,974,390	10/26/99	Ross	705	4	7/21/97
	Q	5,930,762	07/27/99	Masch	705	7	
	R	5,655,085	08/05/97	Ryan et al.	364	401	
	S	5,253,164	10/12/93	Holloway et al.	364	406	
	T	5,224,173	06/29/93	Kuhns et al.	382	2	
	U	4,831,526	05/16/89	Luchs et al.	364	401	
<b>OTHER DOCUMENTS</b> (Including Author, Title, Date, Pertinent Pages, Etc.)							
	V		Bank, D., "Know Your Customer", <i>Wall Street Journal</i> , June 21, 1999.				
	W		Derrig, R.A., "Patterns: Fighting Fraud With Data", <i>Contingencies</i> , Sept./Oct. 1999, pp. 40-48.				
	X		Downs, S., "Technology, Education Aid Medical Fraud Fighting", <i>Employee Benefit News</i> , No. 13, Vol. 12, December 1998, New York, NY.				
	Y		Downs, S., "Predictive Technology and the Transformation of the Insurance Industry", <i>Contingencies</i> , No. 10, vol. 6, Nov./Dec. 1998, pp. 64-67.				
	Z		Mutch, J., "Unlocking the Neural Network", <i>Risk &amp; Insurance</i> , January 1999.				
	AA		Pathria, A., "Fraud", <i>Risk Management</i> , March 1999, pp. 23-28.				
	AB		"An Analysis of Workers Compensation Outreach Materials", <i>Coalition Against Insurance Fraud</i> , April 1999.				
	AC		"Four Faces: Why some Americans do – and do not – tolerate insurance fraud", <i>Coalition Against Insurance Fraud</i> , October 1997.				
	AD		"Report on Workers' Compensation Fraud", <i>Report of the Fourteenth Statewide Grand Jury</i> , July Term, 1997, Case No. 90,703, accessed at <a href="http://legal.firm.edu.swp/jury/workers.htm">legal.firm.edu.swp/jury/workers.htm</a> .				
	AE		"Employer/Premium Fraud", Author Unknown, accessed at <a href="http://www.insurance.ca.gov/FRO/Chapter8.html">www.insurance.ca.gov/FRO/Chapter8.html</a> , dated 9/24/96.				
	AF		"NCCI and DRB Announce the Risk Snapshot Report", press release, 10/15/97, accessed at <a href="http://www.dnb.com/newsview/1097news4.html">www.dnb.com/newsview/1097news4.html</a> .				
	AG		"Indicators of Workers' Compensation Fraud," <i>National Insurance Crime Bureau</i> , 10/1994.				
	AH		Bond, J., "Fighting Workers' Compensation Fraud", <a href="http://www.pimall.com/nais/n.ins.bond.html">www.pimall.com/nais/n.ins.bond.html</a> , accessed on 11/4/99.				

<b>FORM PTO-1449</b> (REV. 6-89)		U.S. DEPARTMENT OF COMMERCE Patent and Trademark Office		Attorney's Docket No. <b>3899</b>	Serial No. <b>09/373,926</b>
<b>INFORMATION DISCLOSURE CITATION</b>  (Use several sheets if necessary)				Applicant <b>Ho Ming Luk et al.</b>	
				Filing Date <b>August 12, 1999</b>	Group Art Unit <b>2763</b>
	AI		"Combating The High Cost of Insurance Premium Fraud." <i>Ernst &amp; Young</i> , April, 1998. <a href="http://www.ey.com">www.ey.com</a> accessed on 11/4/99.		
	AJ		Hann, L., "High-Tech Sleuths," <i>Best's Review</i> , Nov. 1998.		
	AK		Reich-Hale, D., "Computer Gumshoes Help Snare Scam Artists", <i>National Underwriter</i> , 9/14/98.		
	AL		Selected pages from InfoGlide Corporation website, <a href="http://www.infoglide.com">www.infoglide.com</a> , accessed on 11/22/99.		
	AM		Starnier, T., "Which Way to the Web?", <i>Risk &amp; Insurance</i> , July 1998.		
	AN		Strain, S., "Management Tools for Fraud Prevention", <i>National Healthcare Anti-Fraud Association, 1998 Annual Training Conference</i> , Nov. 11-14, 1998, San Diego, California.		
	AO		Selected pages from <i>Alta Analytics</i> , <a href="http://www.altanalytics.com/netmap.html">www.altanalytics.com/netmap.html</a> , accessed on 11/4/99.		
	AP		Tarpinian, G., "Common Forms of Employer Fraud", <i>PrairieLaw Journal</i> , <a href="http://www.prairiela.com/journal/articles/wcfrac2.shtm">www.prairiela.com/journal/articles/wcfrac2.shtm</a> , accessed on 11/4/99.		
	AQ		Harshbarger, S., "Premium Fraud", Issues in Workers' Compensation, a Collection of White Papers: Attorney General's Task Force to Reduce Waste, Fraud and Abuse in the Workers' Compensation System, July 1994.		
EXAMINER			DATE CONSIDERED		
EXAMINER: Initial if references considered, whether or not citation is in conformance with MPEP § 609; Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.					